

PRIMARY CARDHOLDER  
SELECTS LIST OF  
RESTRICTED MERCHANT  
CATEGORY CODES 10

PRIMARY CARDHOLDER  
SELECTS WEEKLY OR  
MONTHLY SPENDING  
LIMIT 20

MERCHANT  
CATEGORY CODE  
ON THE  
LIST ?

No

40

SPENDING  
OVER  
LIMIT ?

No

50

TRANSACTION APPROVED

YES

YES

30

TRANSACTION  
DECLINED